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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/882,625	06/15/2001	Stuart Taylor	10013451-1	8459

7590 12/24/2003
HEWLETT-PACKARD COMPANY
Intellectual Property Administration
P.O. Box 272400
Fort Collins, CO 80527-2400

EXAMINER

ELISCA, PIERRE E

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 12/24/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.
09/882,625

Applicant(s)
Stuart Taylor et al.

Examiner
Pierre E. Elisca

Art Unit
3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE THREE MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 06/15/2001
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-18 is/are pending in the application.
- 4a) Of the above, claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-18 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claims _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
*See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).
a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s). 4
- 4) ☐ Interview Summary (PTO-413) Paper No(s). _____
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____

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Examiner Pierre Eddy Elisca

United States Department of Commerce

Patent and Trademark Office

Washington, D.C. 20231

DETAILED ACTION

1. This Office action is in response to Application No. 09/882,625, filed on 06/15/2001.
2. Claims 1-18 are pending.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1, 2, 6-10, and 13-18 are rejected under 35 U.S.C. 103 (a) as being unpatentable over Tal (U.S. Pat. No. 6,535,856).

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As per claims 1, 2, 6-10, and 13-18 Tal substantially discloses a database for dynamically regulating and enforcing open account payments (which equivalent to Applicant's claimed invention wherein said creating a multi- application terminal), comprising:

a memory management unit for separating said application in said memory, thereby permitting said payments (see., abstract, col 3, lines 22-59, memory management unit or database 34.n, and figs 2 and 3);

a processor for executing one or more applications (see., abstract, col 3, lines 22-59, processing module 24). It is to be noted that Tal fails to explicitly detail the claimed feature wherein said management unit operable to assign a protected region (protected region or memory for storing payment and non-payment). However, Tal discloses a database that includes information from sellers and buyers who have defaulted on payment terms (see., abstract, col 2, lines 33-58). This imply that sellers and buyers who have defaulted on payment terms i.e payments and non-payments. Accordingly, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the database of Tal by including a protected region of payments and non-payment because this would monitor a buyer who has paid a seller and the seller has failed to deliver the goods or service properly.

As per claim 2, Tal discloses the claimed limitations wherein said memory management unit terminates an application or shuts down said terminal if it is determined that said application is accessing memory outside its assigned region (see., abstract, col 2, lines 33-58, specifically wherein

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said seller and buyers who have defaulted on payment terms, it is obvious to realize buyers who have defaulted on payment terms will have their services terminate or shut down).

5. Claims 3-5, and 11-12 are rejected under 35 U.S.C. 103 (a) as being unpatentable over Tal (U.S. Pat. No. 6,535,856) in view of Ishiguro, Ginya et al. (U.S. pat. No. 5,446,796).

As per claims 3-5, and 11-12 discloses the claimed limitations as stated in claim 1 above. It is to be noted that Tal fails to explicitly disclose a public key and authenticating application. However, Ishiguro, Ginya discloses a master public key, card secret keys, and a card identification or authentication (see., abstract). Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the database of Tal by including the limitation detailed above as taught by Ishiguro, Ginya because this would provide a secure memory.

Conclusion

6. Any inquiry concerning this communication from the examiner should be directed to Pierre Eddy Elisca at (703) 305-3987. The examiner can normally be reached on Tuesday to Friday from 6:30AM. to 5:00PM.

If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, James Trammell can be reached on (703) 305-9768.

Any response to this action should be mailed to:

Commissioner of patents and Trademarks

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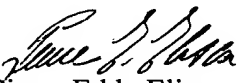
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Washington, D.C. 20231

The Official Fax Number For TC-3600 is:

(703) 305-7687


Pierre Eddy Elisca

Patent Examiner

December 11, 2003